

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Betty L. Smith
 Debtor

Case No. 17-12274-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Jan 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2018.

db +Betty L. Smith, 1043 Washington Street, Easton, PA 18042-4125
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13893316 +City of Easton, 123 South 3rd Street, Easton, PA 18042-4727
 13940956 +City of Easton, c/o James R. Wood, Esq., 2700 Horizon Drive, Suite 100,
 King of Prussia, PA 19406-2726
 13937737 +City of Easton, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
 Norristown, PA 19404-3020
 13952939 +Ditech Financial LLC, c/o Rebecca A. Solarz, Esq., KML Law Group, PC,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13893319 +MGD, 3422 Old Capital Trail, PMB# 1993, Wilmington, DE 19808-6124
 13984954 +SANDPOINT CAPITAL, Williamson and Brown, LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201
 13956284 +Wells Fargo Bank, NA, c/o Rebecca A. Solarz, Esq., KML Law Group, PC,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13893320 +Willie Brown, 1043 Washington Street, Easton, PA 18042-4125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDAEISENBERG.COM Jan 11 2018 02:03:00 DAVID ALAN EISENBERG,
 David A. Eisenberg, Esquire, 4167 Winchester Road, Allentown, PA 18104-1951
 smg +E-mail/Text: robertsl2@dnb.com Jan 11 2018 02:15:06 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 11 2018 02:15:10 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13985146 E-mail/Text: peritus@ebn.phinsolutions.com Jan 11 2018 02:15:28
 Complete Credit Solutions c/o Peritus Portfolio, P.O. Box 141419, Irving, TX 75014-1419
 13893317 +E-mail/Text: bankruptcy.bnc@ditech.com Jan 11 2018 02:14:44 Ditech, P.O. Box 6172,
 Rapid City, SD 57709-6172
 13911168 E-mail/Text: lisa@galwayfinancialservices.com Jan 11 2018 02:15:28
 GALWAY FINANCIAL SERVICES LLC, 1290 W. SPRING ST. SE. SUITE 270, SMYRNA, GA 30080-3690
 13893318 EDI: IRS.COM Jan 11 2018 02:03:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
 13895327 +EDI: PRA.COM Jan 11 2018 02:03:00 Orion Portfolio Services LLC,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 13927878 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 11 2018 02:14:49
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg PA 17128-0946
 13899212 +EDI: AIS.COM Jan 11 2018 02:03:00 Spot Loan, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 13953363 E-mail/Text: bankruptcy.bnc@ditech.com Jan 11 2018 02:14:44
 Wells Fargo Bank, N.A., as Trustee on behalf of La, c/o Ditech Financial LLC, PO Box 6154,
 Rapid City, SD 57709-6154

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 13895328* +Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: Lisa
Form ID: 318

Page 2 of 2
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Date Rcvd: Jan 10, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2018 at the address(es) listed below:

DAVID ALAN EISENBERG trustee@eisenbergpc.com, deisenberg@ecf.epiqsystems.com
JAMES RANDOLPH WOOD on behalf of Creditor City of Easton jwood@portnoffonline.com,
jwood@ecf.inforuptcy.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
MATTEO SAMUEL WEINER on behalf of Creditor Wells Fargo Bank, N.A., as Trustee et al...
bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor PNC Mortgage, a Division of PNC Bank, National
Association bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for Lake Country
Mortgage Loan Trust 2006-HEI bkgroup@kmlawgroup.com
SCOTT M. WILHELM on behalf of Debtor Betty L. Smith AshleyA@wwgrlaw.com,
G27019@notify.cincompass.com
THOMAS I. PULEO on behalf of Creditor Wells Fargo Bank, N.A., as Trustee et al...
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	<u>Betty L. Smith</u>	Social Security number or ITIN	xxx-xx-8349
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-12274-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Betty L. Smith

1/10/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.